

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

| | | |
|----------------------------|---|-------------------|
| In re: UREWICZ, LAWRENCE F | § | Case No. 09-73944 |
| UREWICZ, MAUREEN J | § | |
| | § | |
| Debtor(s) | § | |

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of The U S Bankruptcy Court
327 S Church Street, Room 1100
Rockford IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30AM on 09/17/2012 in Courtroom 3100, United States Courthouse, 327 S Church Street
Rockford IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated: 08/14/2012

By: /s/BERNARD J. NATALE

Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: UREWICZ, LAWRENCE F
UREWICZ, MAUREEN J

§ Case No. 09-73944

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 57,913.20
and approved disbursements of \$ 2,255.12
leaving a balance on hand of ¹ \$ 55,658.08

Balance on hand: \$ 55,658.08

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None | | | | | |

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 55,658.08

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| Trustee, Fees - BERNARD J. NATALE | 6,145.66 | 0.00 | 6,145.66 |
| Attorney for Trustee, Fees - BERNARD J. NATALE, LTD | 1,713.00 | 0.00 | 1,713.00 |
| Attorney for Trustee, Expenses - BERNARD J. NATALE, LTD. | 33.42 | 0.00 | 33.42 |

Total to be paid for chapter 7 administration expenses: \$ 7,892.08

Remaining balance: \$ 47,766.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|------------------|-----------------|-----------------------------|---------------------|
| None | | | |

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 47,766.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-------------|----------|----------------------------|-----------------------------|---------------------|
| None | | | | |

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 47,766.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 51,523.87 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 92.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-------------|--------------------------------------|----------------------------|-----------------------------|---------------------|
| 1 | PYOD LLC as assignee of Citbank | 6,561.15 | 0.00 | 6,082.61 |
| 2 | United States Depart of Education | 10,110.85 | 0.00 | 9,373.42 |
| 3 | FIA Card Services,NA/Bank of America | 8,248.80 | 0.00 | 7,647.18 |
| 4 | FIA Services,NA/Bank of America | 4,143.73 | 0.00 | 3,841.51 |
| 5 | Sallie Mae | 20,809.17 | 0.00 | 19,291.46 |
| 6 | Capital Recovery III LLC | 1,650.17 | 0.00 | 1,529.82 |

Total to be paid for timely general unsecured claims: \$ 47,766.00

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| None | | | | |

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/BERNARD J. NATALE
Bernard J Natale, Trustee

BERNARD J. NATALE
6833 STALTER DRIVE
SUITE 201
ROCKFORD, IL 61108
(815) 964-4700
natalelaw@bjnatalelaw.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 8
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Lawrence F Urewicz
 Maureen J Urewicz
 Debtors

Case No. 09-73944-MB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: lorsmith
 Form ID: pdf006

Page 1 of 3
 Total Noticed: 20

Date Rcvd: Aug 24, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2012.

db #+Lawrence F Urewicz, 5536 Alexandria Drive, Lake In The Hills, IL 60156-5827
 jdb +Maureen J Urewicz, 10208 Meadow Lane, Hebron, IL 60034-8845
 aty +Scott E Hillison, 6833 Stalter Drive Ste 201, Rockford, IL 61108-2582
 14442657 +Aurora Medical Group, PO Box 976, Sheboygan, WI 53082-0976
 14442660 +Chase, 201 N Walnut St # Del-10, Wilmington, DE 19801-2920
 14442661 +Grace Medical Center, 2250 W. Algonquin Rd., Lake In The Hills, IL 60156-1289
 14442662 +Hsbc/Gatwy, Po Box 703, Wood Dale, IL 60191-0703
 14442664 +Mazda Amer Credit, 9009 Caruthers Pkwy, Franklin, TN 37067-1704
 14442665 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 14442669 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: Us Dept Of Education, 501 Bleecker St, Utica, NY 13501)
 14824511 United States Department of Education, Direct Loan Servicing Center, P.O. Box 5609,
 Greenville, TX 75403-5609
 14442668 +Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 14442670 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICA S SERVICING CO, ATTN BANKRUPTCY DEPT,
 MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14442656 E-mail/Text: ebnbankruptcy@ahm.honda.com Aug 25 2012 00:37:26 American Honda Finance,
 2170 Point Blvd Ste 100, Elgin, IL 60123
 14504000 +E-mail/PDF: rmscedi@recoverycorp.com Aug 25 2012 02:29:11 Capital Recovery III LLC,
 Recovery Management Systems Corp, 25 S. E. 2nd Ave., Ste 1120, Miami, FL 33131-1605,
 Attn: Ramesh Singh
 15026039 +E-mail/PDF: rmscedi@recoverycorp.com Aug 25 2012 02:29:11
 Capital Recovery III LLC As Assignee of HSBC Bank, Care of Recovery Management Systems Corp,
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 14863621 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 25 2012 02:24:32
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 14685387 +E-mail/Text: resurgentbknofications@resurgent.com Aug 25 2012 00:34:08
 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 14442667 +E-mail/PDF: pa_dc_claims@salliemae.com Aug 25 2012 02:29:29 Sallie Mae, 1002 Arthur Dr,
 Lynn Haven, FL 32444-1683
 14981404 +E-mail/PDF: pa_dc_claims@salliemae.com Aug 25 2012 03:07:11 Sallie Mae, c/o Sallie Mae Inc.,
 220 Lasley Av., Wilkes-Barre PA 18706-1496

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14442658 ###Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
 14442659 ###Bank Of America, Po Box 1598, Norfolk, VA 23501-1598
 14442663 ###Karen Urewicz, 517 S. 4th Street, #B, Dekalb, IL 60115-3711
 14442666 ###Meghann Urewicz, 711 S. Main Street, Apartment 111B, Sycamore, IL 60178-2277

TOTALS: 0, * 0, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: lorsmith
Form ID: pdf006

Page 2 of 3
Total Noticed: 20

Date Rcvd: Aug 24, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0752-3

User: lorsmith
Form ID: pdf006

Page 3 of 3
Total Noticed: 20

Date Rcvd: Aug 24, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2012 at the address(es) listed below:

Bernard J Natale on behalf of Trustee Bernard Natale natalelaw@bjnatalelaw.com
Bernard J Natale natalelaw@bjnatalelaw.com, IL42@ecfcbis.com
Dana N O'Brien on behalf of Creditor Wells Fargo Bank, N.A. dobrien@atty-pierce.com,
northerndistrict@atty-pierce.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
Steven J Brody on behalf of Debtor Lawrence Urewicz steve@sjbrodylaw.com,
heather@sjbrodylaw.com

TOTAL: 5